

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew R. Knoche  
Jennifer A. Knoche  
Debtors

Case No. 21-01101-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 17, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Matthew R. Knoche, Jennifer A. Knoche, 33 Canal Street, Lebanon, PA 17046-3722
5415623	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5409852	LTD Financial Services LP, 3200 Wilcrest Suite 600, Houston, TX 77042-6000
5409851	+ Law Offices of Frederic I. Weinberg, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
5409858	State Farm Bank, F.S.B, Attn Credit Reporting, 1 State Farm Plaza, Bloomington, IL 61702
5409863	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 17 2025 22:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5415904	Email/PDF: bncnotices@becket-lee.com	Apr 17 2025 18:54:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5409837	+ Email/PDF: bncnotices@becket-lee.com	Apr 17 2025 18:54:23	Amex, P.O. Box 981537, El Paso, TX 79998-1537
5409838	+ EDI: BANKAMER	Apr 17 2025 22:47:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
5414441	+ EDI: BANKAMER2	Apr 17 2025 22:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5409839	+ EDI: TSYS2	Apr 17 2025 22:47:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
5409840	Email/Text: cms-bk@cms-collect.com	Apr 17 2025 18:51:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
5412074	EDI: CAPITALONE.COM	Apr 17 2025 22:47:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5409842	+ EDI: CAPITALONE.COM	Apr 17 2025 22:47:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
5409841	+ EDI: CAPITALONE.COM	Apr 17 2025 22:47:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5409843	+ Email/Text: bankruptcy@cavps.com	Apr 17 2025 18:51:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
5411205	+ Email/Text: bankruptcy@cavps.com	Apr 17 2025 18:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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5409844	+ EDI: CITICORP	Apr 17 2025 22:47:00	Citi, PO Box 790040, Saint Louis, MO 63179-0040
5409845	+ EDI: CITICORP	Apr 17 2025 22:47:00	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
5409846	^ MEBN	Apr 17 2025 18:46:25	D & A Services, LLC, 1400 E. Touhy Ave., Ste. G2, Des Plaines, IL 60018-3338
5410956	EDI: DISCOVER	Apr 17 2025 22:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5409847	+ EDI: DISCOVER	Apr 17 2025 22:47:00	Discover Financial Sevivces LLC, PO Box 15316, Wilmington, DE 19850-5316
5409849	+ Email/Text: Banko@frontlineas.com	Apr 17 2025 18:51:00	Frontline Asset Strategies, 2700 Snelling Ave. N., Ste 250, Roseville, MN 55113-1783
5424781	EDI: JEFFERSONCAP.COM	Apr 17 2025 22:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5409850	+ EDI: CAPITALONE.COM	Apr 17 2025 22:47:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
5409853	^ MEBN	Apr 17 2025 18:46:49	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
5409854	^ MEBN	Apr 17 2025 18:46:29	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
5426278	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5409855	Email/Text: Bankruptcy.Notices@pnc.com	Apr 17 2025 18:51:00	PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230
5422472	EDI: PRA.COM	Apr 17 2025 22:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5409856	+ Email/Text: ngisupport@radiusgs.com	Apr 17 2025 18:51:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
5409857	^ MEBN	Apr 17 2025 18:46:52	Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
5409859	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 17 2025 18:51:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
5409984	+ EDI: AISACG.COM	Apr 17 2025 22:47:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5409860	+ EDI: SYNC	Apr 17 2025 22:47:00	Synchrony Bank/Amazon, PoOBox 965015, Orlando, FL 32896-0001
5409861	+ EDI: SYNC	Apr 17 2025 22:47:00	Synchrony/PPC, PO Box 965005, Orlando, FL 32896-5005
5409862	+ EDI: CITICORP	Apr 17 2025 22:47:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5426579	EDI: USBANKARS.COM	Apr 17 2025 22:47:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
5414435	Email/Text: AKYNAST@VALLEY.COM	Apr 17 2025 18:51:00	Valley National Bank, PO Box 953, Wayne NJ 07474
5409864	^ MEBN	Apr 17 2025 18:47:07	Village Capital & Investment LLC, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136
5409865	Email/Text: BKRMailOps@weltman.com	Apr 17 2025 18:51:00	Weltman, Weinberg & Reis Co., LPA, 323 West Lakeside Ave., Ste. 200, Cleveland, OH 44113-1009

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5423104	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5423089	*+	Village Capital & Investment LLC, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136
5409848	##+	ERC, PO Box 57610, Jacksonville, FL 32241-7610

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Village Capital & Investment blemon@bernsteinlaw.com
Denise E. Carlon	on behalf of Creditor Village Capital & Investment bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
John J Ferry, Jr	on behalf of Debtor 2 Jennifer A. Knoche jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
John J Ferry, Jr	on behalf of Debtor 1 Matthew R. Knoche jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Matthew R. Knoche

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6854

EIN --

Debtor 2

Jennifer A. Knoche

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0107

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01101-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew R. Knoche

Jennifer A. Knoche

By the  
court:4/17/25Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**